

Ex. 19

**18 United States Code Section 1014:**

"Whoever knowingly makes any false statement or report... for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Savings and Loan Insurance Corporation... any member of the Federal Home Loan Bank System, the Federal Deposit Insurance Corporation, the Resolution Trust Corporation, or the Office of Thrift Supervision...upon any application... or loan...shall be fined not more than \$1,000,000.00or imprisoned not more than 30 years or both"

5. The agreements and covenants contained herein shall survive the closing of this Loan transaction.

\_\_\_\_\_  
GEORGE MCCARLEY (Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

Subscribed and sworn to before me on

\_\_\_\_\_  
Notary Public in and for the State of Alabama

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